

Products...As-Is...Business Line...Insurance

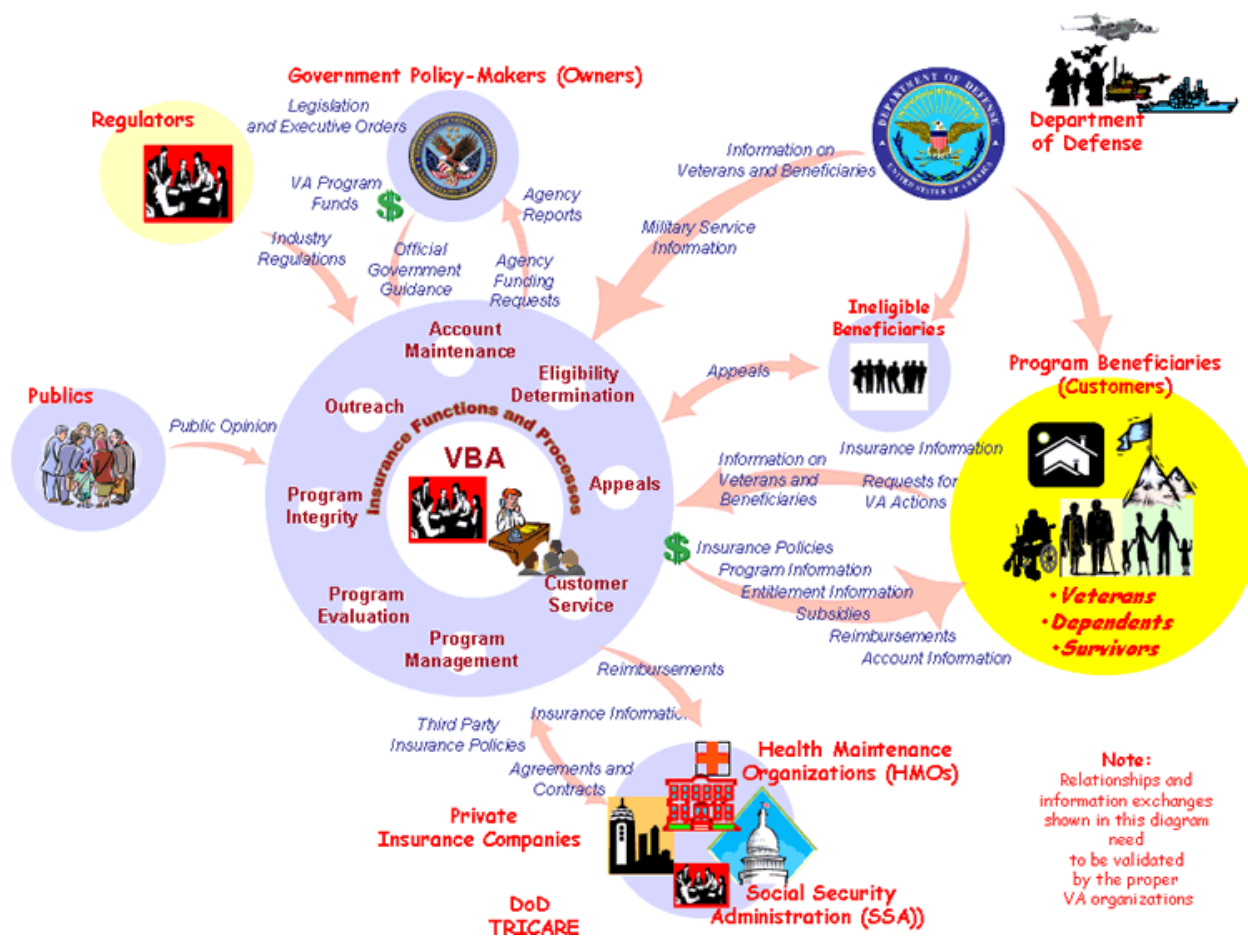
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1. Insurance

The major functions within this business line are the seven items denoted surrounding "VBA" (the agency responsible for carrying out these actions): Eligibility Determination, Appeals, Customer Service, Program Management, Program Integrity, Outreach, and Account Maintenance. This diagram shows the major stakeholders and some of the relationships between those stakeholders, the agency, and its denoted functions.

Scroll down for descriptions of objects shown in this diagram. Clicking over a function name can directly bring up related process diagrams and activity descriptions.



Links to Z11 (listed alphabetically)

Name	Description
Account Information	<p>Vocational Rehabilitation and Employment Services (Master Record)</p> <p>Specific information related to a veteran's account with a VA program, which is used to support the delivery of services to the veteran and management of the overall program. Information will include: name (identity) of the veteran (to link to personal data); contact address (for the purpose of contacting the veteran for Chapter 31 related benefits); case/account number; name (identity) of beneficiary; veteran contact history; eligibility determination information; and benefit information.</p>
Agency Funding Requests	Budget proposals and other forms of requests for funding that VA sends to Congress and other funding approval bodies.
Agency Reports	Standard and ad-hoc reports about VA operations that are prepared and submitted to external organizations and oversight groups.
Agreements and Contracts	Formal agreements and contracts with parties outside VA .
Appeals	Formal requests for reconsideration of eligibility for benefits and services administered by the Department of Veterans Affairs.
Entitlement Information	Information relating to the applicant's entitlement. This information includes the number of months of original entitlement and the number of months of remaining entitlement.
Industry Regulations	Official resource guidelines developed by outside industry regulatory groups.
Information on Veterans and Beneficiaries	Demographic and personal information provided by veterans and other program beneficiaries that are part of VA's information resource.

Insurance Information	Record of insurability, provider, and scope of medical insurance.
Insurance Information	Specific information related to a veteran's account with the VA life insurance program, which is used to support the delivery of services to the veteran and management of the overall program. Information will include (where appropriate): name (identity) of the veteran or beneficiary (to link to personal data), case/account number, name (identity) of beneficiary, veteran contact history, eligibility determination information, benefit entitlement information, payment information and history, information about loans, dividends, and paid-up additional insurance.
Insurance Policies	Insurance products sent out or made available to individuals, groups, and organizations outside the VA .
Legislation and Executive Orders	Laws and Executive Orders that either define or limit the scope of VA activities, products and services.
Military Service Information	Information about a military person provided by the Department of Defense that are part of VA's information resource.
Official Government Guidance	Government circulars and other official guidance from external organizations that affect VA's operations.
Program Information	Information about programs administered or implemented by VA .
Public Opinion	Feedback from the general public regarding the operations of the VA or ideas about any of the products and services that VA provides.
Reimbursements	Reimbursement amounts given to program beneficiaries, service partners, and other entities outside the VA organization.
Requests for VA Actions	Information contained in requests for VA action

	coming from sources external to VA .
Subsidies	Financial subsidies given by VA to State governments and other program partners.
Third Party Insurance Policies	Funds VA may receive from customer receivables if a third party insurance policy is used. Used in Receivables Processing.
VA Program Funds	Monetary resource products from external sources for use in funding VA programs.

Links to Z12 (listed alphabetically)	
Name	Description
Account Maintenance	This function includes activities associated with account maintenance and payment of insurance claims and awards:
Appeals	This sub-function includes activities associated with claimant appeals. Claimants have the right to appeal VA's decisions.
Customer Service	Customer service activities answer written and phone inquiries about insurance benefits and policy account information from veterans, beneficiaries and their representatives
Eligibility Determination	This function focuses on the receipt, evaluation, and issuance of insurance policies for the RH (S-DVI) and Veterans' Mortgage Life Insurance (VMLI) programs.
Outreach	Outreach activities targets veterans, beneficiaries, separating service member about insurance benefits.
Program Evaluation	The selection and used of performance evaluation criteria in assessing the effectiveness of insurance programs.
Program Integrity	The Program Integrity sub-function implements

	security, procedures, and internal controls to insure the integrity of insurance processes and payments.
Program Management	Planning, leading, organizing, and monitoring various insurance programs.

Links to Z14 (listed alphabetically)	
Name	Description
Department of Defense	An executive department of the U.S. Government consisting of the Secretary of Defense and his office, the War Council, the Joint Chiefs of Staff, Joint Staff and joint agencies, as well as the Departments of the Army, the Navy, and the Air Force. It is headed by the Secretary of Defense.
Dependents	Qualifying dependents for VA benefit purposes who may be a veteran's spouse or child (natural child, adopted child, or stepchild). A veteran's mother or father may also be considered a dependent generally if there is financial need and he or she is otherwise entitled.
DoD TRICARE	TRICARE provides medical benefits for active military and their families. It also provides transition benefits for separated personnel. See the external reference to the internet TRICARE home page.
Government Policy Makers (Owners)	A category of VA stakeholders. Stakeholders falling under this category possess the authority to create and enforce major government policies and regulations that affect the Department of Veterans Affairs.
Health Maintenance Organizations (HMOs)	Private health insurance service providers that operate under networks of defined facilities and participating healthcare providers.

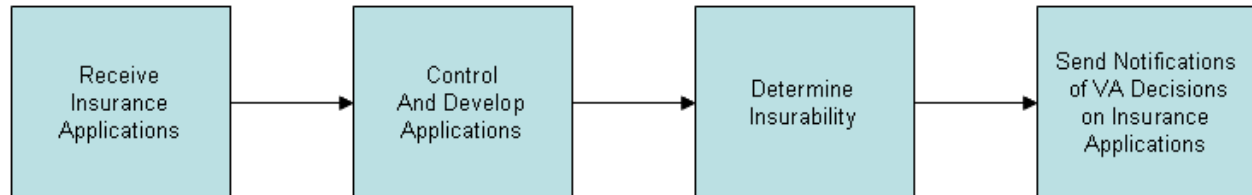
Ineligible Beneficiaries	Discharged military persons and members of their families who, for various reasons, are not entitled to certain VA benefits and services at a particular point in time.
Private Insurance Companies	Private organizations that take on the cost of individual health risk based on various levels of insurance premiums or fees.
Program Beneficiaries (Customers)	A category of VA stakeholders. This group of stakeholders is composed of people who are directly served by the VA.
Public	A category of V A stakeholders. Stakeholders falling under this category possess the power to elect people who hold public offices, the ability to pay government taxes, and assist government in other ways.
Regulators	A category of VA stakeholders. Stakeholders that belong to this group possess the authority to develop quality and performance standards that VA needs to uphold.
Social Security Administration (SSA)	The agency of the government that manages Social Security accounts.
Survivors	Surviving spouse and children of a deceased veteran.
Veterans	A person who served in the active military, naval, or air service, and who was discharged or released under

	conditions other than dishonorable.
Veterans Benefits Administration (VBA)	The VBA is one of the three Administrations under the VA. VBA provides benefits and services to the veteran population through 58 VA regional offices. Some of the benefits and services provided by VBA to veterans and their dependents include compensation and pension, education, loan guaranty, and insurance.

Links to Z22 (listed alphabetically)	
Name	Description
Account Maintenance	This function includes activities associated with account maintenance and payment of insurance claims and awards:
Appeals	This sub-function includes activities associated with claimant appeals. Claimants have the right to appeal VA's decisions.
Customer Service	Customer service activities answer written and phone inquiries about insurance benefits and policy account information from veterans, beneficiaries and their representatives
Eligibility Determination	This function focuses on the receipt, evaluation, and issuance of insurance policies for the RH (S-DVI) and Veterans' Mortgage Life Insurance (VMLI) programs.
Outreach	Outreach activities targets veterans, beneficiaries, separating service member about insurance benefits.
Program Evaluation	The selection and used of performance evaluation criteria in assessing the effectiveness of insurance programs.
Program Integrity	The Program Integrity sub-function implements security, procedures, and internal controls to insure the integrity of insurance processes and payments.

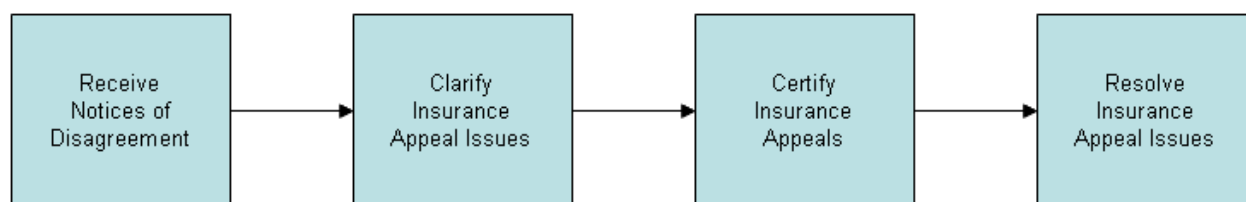
Program Management	Planning, leading, organizing, and monitoring various insurance programs.
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1.1. Eligibility Determination



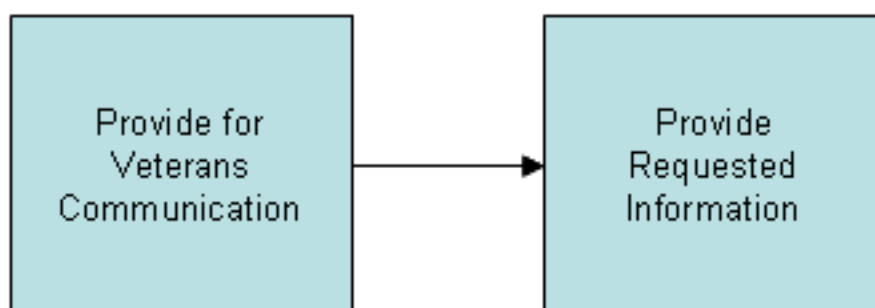
Links to Z22 (listed alphabetically)	
Name	Description
Control and Develop Applications	Place applications under control and acquire additional information required to make insurance benefit eligibility analyses.
Determine Insurability	Review eligibility criteria. Match application data with program eligibility criteria and determine the applicant meets the necessary criteria for insurance coverage.
Receive Insurance Applications	Receive and record applications for insurance coverage.
Send Notifications of VA Decisions on Insurance Applications	Formally inform veterans of VA approval or disapproval of insurance application. Notices of favorable action will include the original copy of the Insurance Policy.

1.2. Appeals



Links to Z22 (listed alphabetically)	
Name	Description
Certify Insurance Appeals	Identify and certify insurance appeal cases. Forward Form vaf-9 and certify to board.
Clarify Insurance Appeal Issues	Develop a definitive statement of the appeal case and specific issues involved.
Receive Notices of Disagreement	Receive and record information contained in insurance Notices of Disagreements received from veterans.
Resolve Insurance Appeal Issues	Decide the appeal case and formally notify the claimant about the results.

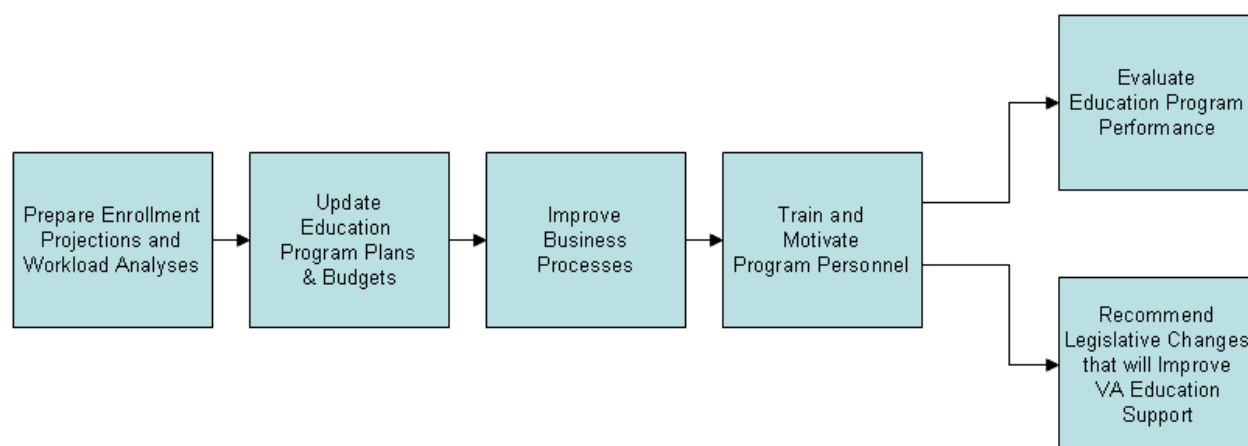
1.3. Customer Service



Links to Z22 (listed alphabetically)	
Name	Description

Provide for Veterans Communication	Open up a variety of venues by which the public can send requests, complaints, and inquiries related to VA insurance programs.
Provide Requested Information	Research and provide feedback on eligibility inquiries, as well as status information on payments, claims, requests, and appeals. Answer written or phoned-in inquiries.

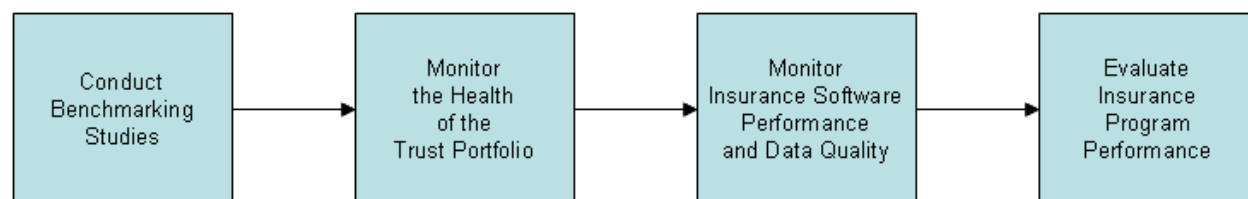
1.4. Program Management



Links to Z22 (listed alphabetically)	
Name	Description
Evaluate Education Program Performance	Establish performance standards and evaluate program operations with the use of these standards. Perform quality checks via insurance account reviews.
Improve Business Processes	Find ways to improve the efficiency and economy of veteran insurance services. Implement improved insurance procedures.
Prepare Projections and Workload Analyses	Analyze trends in demand for insurance coverage.

Recommend Legislative Changes	Lead efforts to institute legislative changes that will tend to improve the affectivity of VA insurance programs. Recommend new legislation, or amendments to existing ones.
Train and Motivate Program Personnel	Implement employee training and development programs, and institute motivational incentives.
Update Insurance Program Plans & Budgets	Develop plans and budgets based on projected growth in insurance accounts and other program support requirements.

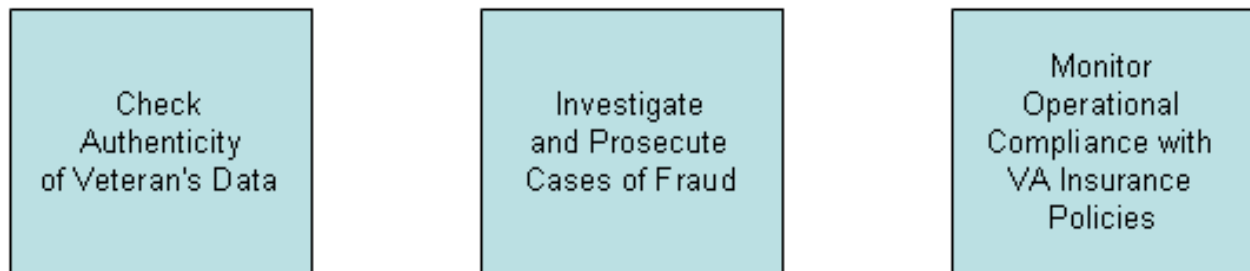
1.5. Program Evaluation



Links to Z22 (listed alphabetically)	
Name	Description
Conduct Benchmarking Studies	The Insurance Center reviews its performance in comparison to private insurance companies through the Life Office of Management Association (LOMA).
Evaluate Insurance Program Performance	Establish performance standards and evaluate program operations with the use of these standards. Review management and balanced scorecard data to determine if VA is meeting its targets.
Monitor Insurance Software Performance and Data Quality	Implement a Software Quality Control (SQC) program to review and assess timeliness and accuracy of insurance program data.

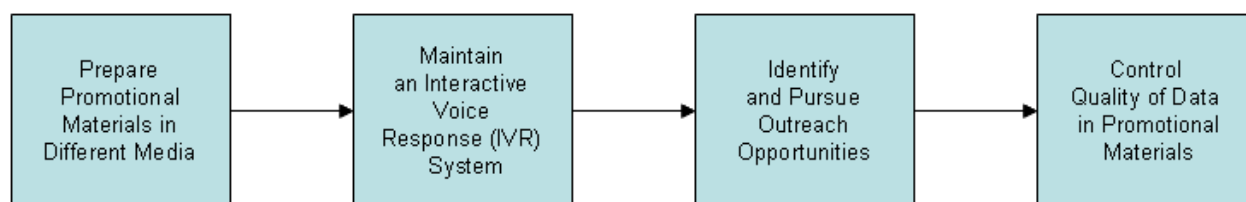
Monitor the Health of the Trust Portfolio	Conduct evaluations to ensure the strength and growth of the VA Insurance Trust funds and the integrity of the supporting systems and data.
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1.6. Program Integrity



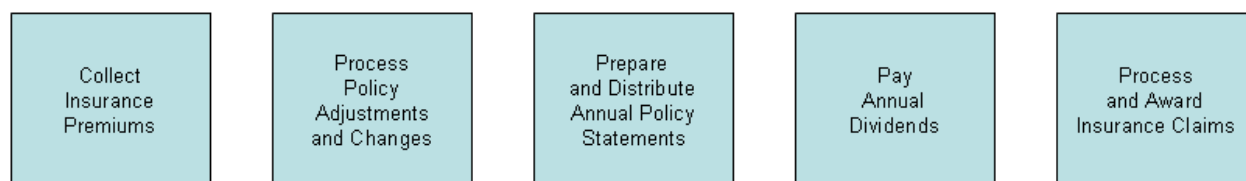
Links to Z22 (listed alphabetically)	
Name	Description
Check Authenticity of Veteran's Data	VA conducts a crosscheck with other programs and agencies (i.e. SSA, Treasury) to verify and validate insurance applications data submitted by applicants.
Investigate and Prosecute Cases of Fraud	VA must institute safeguards to minimize the opportunity for fraud. Detect and investigate fraudulent insurance cases.
Monitor Operational Compliance with VA Insurance Policies	Oversee and review insurance operations to determine if all transactions are executed according to set policies and procedures.

1.7. Outreach



Links to Z22 (listed alphabetically)	
Name	Description
Control Quality of Data in Promotional Materials	Update promotional information as changes occur. Verify accuracy of contents of all insurance promotional materials.
Identify and Pursue Outreach Opportunities	Contact veterans groups and send the latest information on insurance programs. Arrange for veterans briefings at various military discharge points, and big gatherings of veterans.
Maintain an Interactive Voice Response (IVR) System	Maintain a telephone-based facility for information dissemination.
Prepare Promotional Materials in Different Media	Develop promotional materials and reproduce them for distribution during outreach events. Produce pamphlets, letters, briefing materials, as well as content materials for VA websites.

1.8. Account Maintenance



Links to Z22 (listed alphabetically)	
Name	Description

Collect Insurance Premiums	Send payment notices. Receive premium payment and issue receipts.
Pay Annual Dividends	Determine the overall performance of the investment portfolio. Process policy dividends for individual policyholders as needed.
Prepare and Distribute Annual Policy Statements	Prepare annual summaries of individual policies and mail them out to policyholders.
Process and Award Insurance Claims	Pay insurance death awards and maintain monthly insurance awards.
Process Policy Adjustments and Changes	Update account records based on approved changes and modifications. Process waiver of premium disability claims.